Fill in this information to identify the case:

Debtor 1 Martina M. Everette

Debtor 2 ______

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 19-11172-pmm

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Lakeview Loan Servicing, LLC.

Court claim no. (if known): 19

Last 4 digits of any number you use to identify the debtor's account: 0061

Date of payment change: 6/1/2024
Must be at least 21 days after date of this notice

New total payment: $1,644.22
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No.
■ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: $583.13 **New escrow payment:** $595.30

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

■ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: **New interest rate:**

Current principal and interest payment: **New principal and interest payment:**

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

■ No
☐ Yes Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: ______

Current mortgage payment **New mortgage payment:**

Debtor 1 Martina M. Everette
Print Name Middle Name Last Name

Case number *(if known)* 19-11172-pmm

Part 4:	**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

■ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Michelle L. McGowan Date 4/30/2024
Signature

Print Michelle L. McGowan
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 13010 Morris Rd., Suite 450
Number Street
Alpharetta, GA 30004
City State ZIP Code

Contact Phone 470-321-7112

Email mimcgowan@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on May 2, 2024, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

MARTINA M. EVERETTE
4629 GREENE STREET
PHILADELPHIA, PA 19144

And via electronic mail to:

CIBIK LAW, P.C.
1500 WALNUT STREET, SUITE 900
PHILADELPHIA, PA 19102

KENNETH E. WEST
OFFICE OF THE CHAPTER 13 STANDING TRUSTEE
1234 MARKET STREET - SUITE 1813
PHILADELPHIA, PA 19107

UNITED STATES TRUSTEE
OFFICE OF THE U.S. TRUSTEE
ROBERT N.C. NIX FEDERAL BUILDING SUITE 320
PHILADELPHIA, PA 19107

By: /s/ Olivia Pagan

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

LOANCARE

P.O. Box 8068 | Virginia Beach, VA 23450 | 1.800.509.0183

[redacted]

Statement Date: **03/21/24**

MARTINA EVERETTE
MICHAEL A. CIBIK
CIBIK LAW, P.C
1500 WALNUT ST STE 900
PHILADELPHIA PA 19102-3518

Annual Escrow Account Disclosure Statement

Loan Number:	**0029600061**
Property Address:	**4629 GREENE ST PHILADELPHIA PA 19144**
Review Period:	**07/2023 to 05/2024**
Escrow Shortage:	**$-97.58**

Current Mortgage Payment

Principal and/or Interest:	**$1,048.92**
Escrow (Taxes and/or Insurance):	**$583.13**
Total Monthly Payment:	**$1,632.05**

New Mortgage Payment

Principal and/or Interest:	**$1,048.92**
Escrow (Taxes and/or Insurance):	**$587.17**
Prorated Shortage:	**$8.13**
Total New Monthly Payment	**$1,644.22**
Effective Due Date:	**06/01/2024**

Contact Us

Customer Service/Pay-by-Phone
1.800.509.0183*
**Calls are randomly monitored and recorded to ensure quality service.*

Hours
Monday - Friday: 8 A.M. to 9 P.M. ET
Saturday: 8 A.M. to 3 P.M. ET

Website:
https://lakeviewloanservicing.myloancare.com

Autodraft Customers: If your mortgage payment amount has changed, we'll adjust your payment for you.

Online Bill Payment Customers: If your mortgage payment amount has changed, you will need to contact your financial services provider to adjust your payment.

Account History

The following statement of activity in your escrow account from 07/2023 through 05/2024 displays actual activity as it occurred in your escrow account during that period. If your loan was transferred by another mortgage servicer, the prior projection information may not be included below.

Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance
	Starting Balance			$2,756.41	$3,339.54
July	Deposit	$583.13	$1,166.26*	$3,339.54	$4,505.80
July	MIP/PMI Disbursement	$123.74	$0.00*	$3,215.80	$4,505.80
July	MIP/PMI Disbursement	$0.00	$123.74*	$3,215.80	$4,382.06
August	Deposit	$583.13	$583.13	$3,798.93	$4,965.19
August	MIP/PMI Disbursement	$123.74	$0.00*	$3,675.19	$4,965.19
August	MIP/PMI Disbursement	$0.00	$123.74*	$3,675.19	$4,841.45
September	Deposit	$583.13	$0.00*	$4,258.32	$4,841.45
September	MIP/PMI Disbursement	$123.74	$0.00*	$4,134.58	$4,841.45
September	MIP/PMI Disbursement	$0.00	$123.74*	$4,134.58	$4,717.71
October	Deposit	$583.13	$0.00*	$4,717.71	$4,717.71
October	MIP/PMI Disbursement	$123.74	$0.00*	$4,593.97	$4,717.71
October	Hazard Insurance Disbursement	$2,275.00	$2,355.00*	$2,318.97	$2,362.71
October	MIP/PMI Disbursement	$0.00	$123.74*	$2,318.97	$2,238.97
November	Deposit	$583.13	$1,166.26*	$2,902.10	$3,405.23
November	MIP/PMI Disbursement	$123.74	$123.74	$2,778.36	$3,281.49
December	Deposit	$583.13	$583.13	$3,361.49	$3,864.62
December	MIP/PMI Disbursement	$123.74	$0.00*	$3,237.75	$3,864.62
December	MIP/PMI Disbursement	$0.00	$121.11*	$3,237.75	$3,743.51
January	Deposit	$583.13	$0.00*	$3,820.88	$3,743.51

See reverse side for additional important information.

MARTINA EVERETTE
MICHAEL A. CIBIK

Account History

Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance
January	MIP/PMI Disbursement	$123.74	$0.00*	$3,697.14	$3,743.51
January	MIP/PMI Disbursement	$0.00	$121.11*	$3,697.14	$3,622.40
February	Deposit	$583.13	$583.13	$4,280.27	$4,205.53
February	MIP/PMI Disbursement	$123.74	$0.00*	$4,156.53	$4,205.53
February	City/Town Tax Disbursement	$3,237.74	$3,237.74	$918.79	$967.79
February	MIP/PMI Disbursement	$0.00	$121.11*	$918.79	$846.68
March	Deposit	$583.13	$583.13	$1,501.92	$1,429.81
March	MIP/PMI Disbursement	$123.74	$0.00*	$1,378.18	$1,429.81
March	MIP/PMI Disbursement	$0.00	$121.11*	$1,378.18	$1,308.70
April	Deposit	$583.13	$583.13 E	$1,961.31	$1,891.83
April	MIP/PMI Disbursement	$123.74	$121.11* E	$1,837.57	$1,770.72
May	Deposit	$583.13	$583.13 E	$2,420.70	$2,353.85
May	MIP/PMI Disbursement	$123.74	$121.11* E	$2,296.96	$2,232.74
	Total Deposits	$6,414.43	$5,831.30		
	Total Disbursements	$6,873.88	$6,938.10		
	Account Balance as of 05/31/2024				**$2,232.74**

An asterisk (*) appearing next to the amount indicates a difference from projected activity either in the amount or the date. The letter "E" next to an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur on the date shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling $6,997.62. Your lowest monthly escrow balance should not have exceeded $918.79, which is either 1/6 (also equal to no more than two months) of the total projected payments from the account as required by federal law or the reasonable amount required by state law or the amount required by your mortgage contract. Your actual lowest monthly balance was $846.68. The items with an asterisk on your Account History may explain this. For further explanation, call our toll-free number shown under the Contact Us section on this statement.

Total Anticipated Annual Disbursement

We anticipate paying the escrow items listed below on your behalf in the upcoming 12-month period. The dollar amount shown may be the last amount paid for that item, or we may project the amount due as defined by federal law.

Tax Item	Annual Expense	Anticipated Date(s) of Payment	Insurance Item	Annual Expense	Anticipated Date(s) of Payment
City/Town Tax Disbursement	$3,237.74	February 2025	MIP/PMI Disbursement	$121.11	June 2024
			MIP/PMI Disbursement	$121.11	July 2024
			MIP/PMI Disbursement	$121.11	August 2024
			MIP/PMI Disbursement	$121.11	September 2024
			MIP/PMI Disbursement	$121.11	October 2024
			Hazard Insurance Disbursement	$2,355.00	October 2024
			MIP/PMI Disbursement	$121.11	November 2024
			MIP/PMI Disbursement	$121.11	December 2024
			MIP/PMI Disbursement	$121.11	January 2025
			MIP/PMI Disbursement	$121.11	February 2025
			MIP/PMI Disbursement	$121.11	March 2025
			MIP/PMI Disbursement	$121.11	April 2025
			MIP/PMI Disbursement	$121.11	May 2025

Total Anticipated Annual Disbursement = $7,046.06

Account Projections

The following information covers your projected escrow account activity from 06/2024 to 05/2025. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The required Escrow Account Balance displays the amount actually required to be on hand as specified by federal law, state law, or your mortgage documents, and may include a cushion of up to one-sixth of your annual disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow analysis cycle.

Month	Projected Payments	Disbursements		Projected Escrow	Required Escrow
	Projected	Projected	Description	Account Balance	Account Balance
			Beginning Balance	**$2,232.74**	**$2,330.32**
June	$587.17	$121.11	MIP/PMI Disbursement	$2,698.80	$2,796.38
July	$587.17	$121.11	MIP/PMI Disbursement	$3,164.86	$3,262.44
August	$587.17	$121.11	MIP/PMI Disbursement	$3,630.92	$3,728.50
September	$587.17	$121.11	MIP/PMI Disbursement	$4,096.98	$4,194.56
October	$587.17	$121.11	MIP/PMI Disbursement	$4,563.04	$4,660.62
October		$2,355.00	Hazard Insurance Disbursement	$2,208.04	$2,305.62
November	$587.17	$121.11	MIP/PMI Disbursement	$2,674.10	$2,771.68
December	$587.17	$121.11	MIP/PMI Disbursement	$3,140.16	$3,237.74
January	$587.17	$121.11	MIP/PMI Disbursement	$3,606.22	$3,703.80
February	$587.17	$121.11	MIP/PMI Disbursement	$4,072.28	$4,169.86
February		$3,237.74	City/Town Tax Disbursement	$834.54	$932.12
March	$587.17	$121.11	MIP/PMI Disbursement	$1,300.60	$1,398.18
April	$587.17	$121.11	MIP/PMI Disbursement	$1,766.66	$1,864.24
May	$587.17	$121.11	MIP/PMI Disbursement	$2,232.72	$2,330.30

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

LOANCARE
P.O. Box 8068 | Virginia Beach, VA 23450 | 1.800.509.0183

Your Projected Escrow Account Balance as of 05/31/24 is $2,232.74. Your Required Beginning Escrow Balance according to this analysis should be $2,330.32. This means you have a shortage of $-97.58. Per federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. **We will collect the shortage over 12 months.** Once during this period, your Required Escrow Account Balance should be reduced to $932.12, as shown in February. This amount represents the cushion selected as allowed by your mortgage contract, federal and state law.

Balance Your Escrow Account

Each year your account is reviewed to make sure there is enough money to pay your property taxes and/or insurance. Federal law allows us to require a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months. The payments made to and from your escrow account last year help predict your account activity for next year. Last year's activity also helps predict what your lowest account balance is likely to be. To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to deposit additional funds or if we will provide a refund.

$932.12	Your minimum required balance
$834.54	Your projected lowest account balance for February
$-97.58	Your escrow account surplus/shortage

LoanCare is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose. However, if you filed for bankruptcy, currently are in bankruptcy or received a discharge in bankruptcy, this communication is not an attempt to collect a debt, but is instead a legally required notice regarding your escrowed taxes and insurance.

Private Mortgage Insurance Disclosure

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence, you have the right to request that PMI be canceled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80 percent of the original value of the property or (2) the date the principal balance actually reaches 80 percent of the original value of the property. PMI will only be canceled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence and if you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78 percent of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date. If your loan closed before July 29, 1999 or if it is not a single-family primary residence or second home: The conditions for canceling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at any time (unless otherwise required by state law). To determine if you can cancel the PMI on your loan or for further information about PMI cancellation, contact us at P.O. Box 8068, Virginia Beach, Virginia 23450 or call 1.800.509.0183.

LOANCARE

3637 Sentara Way | Virginia Beach, VA 23452

Understanding Your Escrow Changes

Over the past few years, we've worked to simplify our escrow statement. Now, understanding your escrow information is even easier. In this letter, we're breaking down your statement even further to explain the changes in your escrow account information.

- Read ahead to see your escrow payment breakdown and your projected disbursements
- Get answers to some of our most frequently asked questions about escrow accounts
- See how to view your escrow information online

Your Payment Information

Your current total monthly mortgage payment is $1,632.05. Your total amount due will change by $12.17. Your new total monthly payment will be $1,644.22, effective 06/01/2024.

Your Escrow Shortage

Your projected escrow account balance as of 05/31/24 is $2,232.74. Your required beginning escrow balance according to this analysis should be $2,330.32. This means you have a shortage of $97.58.

A surplus or shortage in your escrow account commonly occurs when:

> The projected amount at closing increases or decreases
> Your property taxes increase or decrease
> Your homeowners insurance increases or decreases
> You change your homeowners insurance company
> We pay delinquent taxes on your behalf

If you have questions about an increase in your property taxes or insurance premiums, please contact your local taxing authority or insurance agent.

Your shortage of $97.58 will be divided into 12 installments of $8.13 and added to your monthly payment. Your new monthly payment will be $1,644.22, effective 06/01/2024.

If you choose to pay your shortage in full, please detach the stub at the bottom of your analysis statement, enclose it with your check and mail them to:

Attn: Customer Service
P.O. Box 8068
Virginia Beach, VA 23450

FREQUENTLY ASKED QUESTIONS

I thought I had a fixed rate. Why did my payment change?

Your mortgage payment is made up of two parts: your loan payment (principal and interest) and your escrow payment (taxes and insurance). Your loan payment does not increase or decrease unless you have an adjustable rate mortgage (ARM). The portion of your monthly mortgage payment that goes toward escrows (taxes, homeowners and/or mortgage insurance) will change based on your projected amounts due to be paid.

Your Mortgage Payment

Principal
Interest
Your Loan Payment
Your Escrow Payment*
Taxes
Homeowners Insurance
Mortgage Insurance

* Your escrow payment may consist of the items in the three categories shown in gray.

Please note: this chart is provided for demonstration purposes only and is not intended to represent the specific amount you have in each category.

Why is there extra money in my escrow account?

Your escrow account makes sure you have money set aside to pay the necessary taxes and insurance.

A certain amount of the funds in your escrow account are designated to help keep your account from going negative. We call that an escrow cushion.

LOANCARE

3637 Sentara Way | Virginia Beach, VA 23452

Even if you choose to pay your shortage in full, the amount of your payment may still change. Your escrow collections over the next 12 months may be increased to ensure enough funds are collected to pay your future taxes and insurance.

Please review the Account Projections section of your Annual Escrow Account Disclosure Statement to confirm the disbursement amounts of the escrowed items. If you find errors in this information, please confirm the disbursement amounts with your local taxing authority or insurance carrier and contact us to report any discrepancies.

Check Your Information Online

Visit https://lakeviewloanservicing.myloancare.com to:

> View your current escrow account balance
> View your payment information
> View your estimated tax disbursement amounts
> View your insurance premiums
> Enroll for email notifications when escrow disbursements are made

If You Need Assistance

Our representatives are ready to assist you should you need further information or have additional questions or concerns. Call 1.800.509.0183 Monday - Friday: 8 A.M. to 9 P.M. ET Saturday: 8 A.M. to 3 P.M. ET.

Sincerely,

Escrow Department
LoanCare, LLC
NMLS ID 2916

This summary is not a substitute for the Annual Escrow Account Disclosure Statement and it is important that you still review the enclosed Annual Escrow Account Disclosure Statement in its entirety.

TO THE EXTENT THE FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) AND/OR STATE DEBT COLLECTION LAWS ARE APPLICABLE, PLEASE BE ADVISED THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN

How can I lower my escrow?

You may seek additional insurance quotes while maintaining the required coverage. You may contact your taxing authorities and ensure that you have taken advantage of all applicable exemptions. If you are able to reduce the cost of your insurance and/or are approved for an exemption, please make sure to provide us updated information.

Can I prepay my escrow so that my payments don't change?

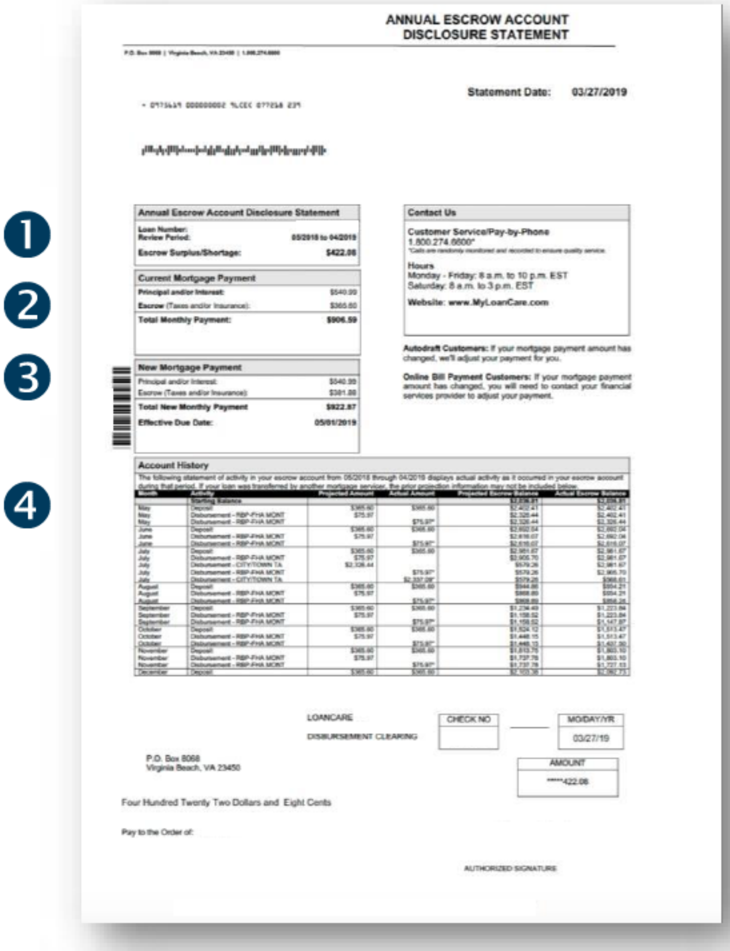
No. You are required to pay 1/12th of each escrowed item monthly with your principal and interest payment.

A GUIDE TO YOUR ANNUAL ESCROW STATEMENT

Understanding Your Statement

Your business is important to us and so is your satisfaction. We know that understanding your Annual Escrow Account Disclosure Statement can be overwhelming. We have created this guide to help you.

Please take the time to review this thoroughly.


ANNUAL ESCROW ACCOUNT
DISCLOSURE STATEMENT
Statement Date: 03/27/2019
Annual Escrow Account Disclosure Statement
Loan Number:
Review Period: 05/2018 to 04/2019
Escrow Surplus/Shortage: $422.08
Current Mortgage Payment
Principal and/or Interest: $540.99
Escrow (Taxes and/or Insurance): $365.60
Total Monthly Payment: $906.59
New Mortgage Payment
Principal and/or Interest: $540.99
Escrow (Taxes and/or Insurance): $381.88
Total New Monthly Payment $922.87
Effective Due Date: 05/01/2019
Contact Us
Customer Service/Pay-by-Phone
1.800.274.6600*
Hours
Monday - Friday: 8 a.m. to 10 p.m. EST
Saturday: 8 a.m. to 3 p.m. EST
Website: www.MyLoanCare.com
Account History
1
2
3
4

❶ Annual Escrow Account Disclosure Statement

The Annual Escrow Account Disclosure Statement section includes your loan number, the review period and the escrow surplus/shortage.

- Loan Number – Unique primary identifier that is specific to your loan.
- Review Period – Time frame for activity displayed in the statement.
- Escrow Surplus/Shortage – If your projected escrow account balance is greater than the required beginning escrow balance, you have a surplus. If your projected escrow account balance is less that the required beginning escrow balance, you have a shortage.

❷ Current Mortgage Payment

This section shows your current total monthly payment with a breakdown of principal and/or interest and escrow.

❸ New Mortgage Payment

This section displays your new payment amount and the date on which it is due. This includes principal and interest, escrow and additional amounts.

- Effective Due Date – Date on which your new payment is due.

❹ Account History

This section displays a breakdown of your account history for the review period that includes the following sections:

- Month – The month for which activity is displayed.
- Activity – A description of the projected and/or actual amount(s).
- Projected Amount: Deposit – 1/12 of the anticipated annual escrow disbursement as of the last analysis you received. This is what we expected you to pay into your escrow account each month.
- Projected Amount: Disbursement – The amounts we expected to disburse on your behalf to various tax and insurance entities.
- Actual Amount: Deposit – The actual amount we received from you and deposited into your escrow account.
- Actual Amount: Disbursement – The amounts we actually disbursed on your behalf to various tax and insurance entities.
- Projected Escrow Balance – The escrow balance we expected your account to show at the end of each month, based on the projected payments and projected disbursements.
- Actual Escrow Balance – The balance in your escrow account at the end of each month, based on the actual payments and disbursements that occurred during the period.

A GUIDE TO YOUR ANNUAL ESCROW STATEMENT

5 Total Anticipated Annual Disbursement

This section displays your tax and insurance disbursements. The total anticipated annual disbursement is the sum of all the tax and insurance payments.

6 Account Projections

This section displays a breakdown of your account projections for the review period that includes:

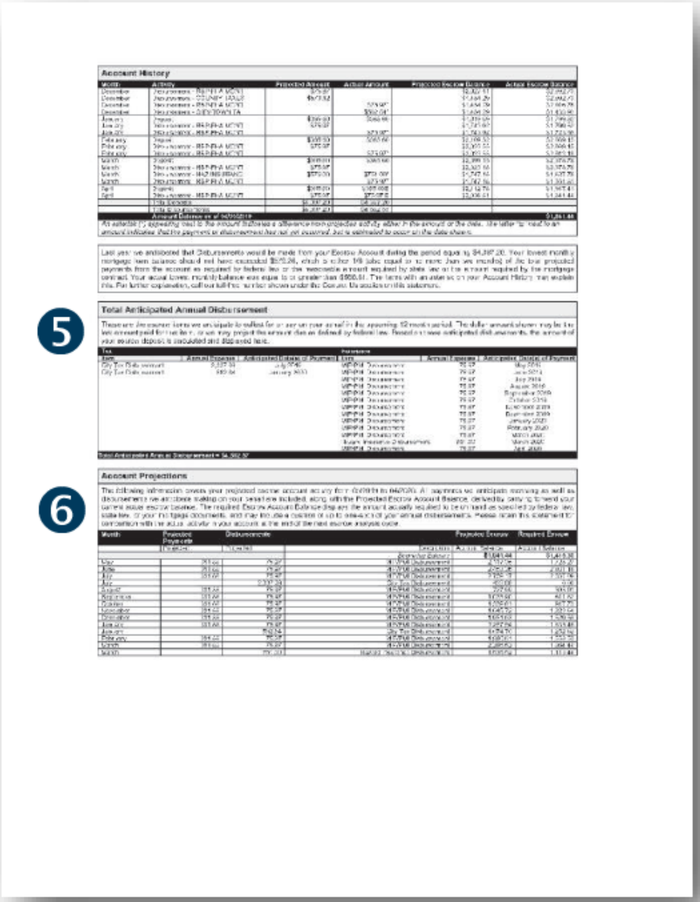
- Month – The month for which activity is displayed.
- Projected Payments – 1/12 of the anticipated annual escrow disbursement as of the last analysis you received. This is what we expected you to pay into your escrow account each month.
- Disbursements – The amounts we expected to disburse on your behalf to various tax and insurance entities.
- Projected Escrow – The escrow balance we expected your account to show at the end of each month, based on the projected payments and projected disbursements.
- Required Escrow – The balance in your escrow account at the end of each month, based on the actual payments and disbursements that occurred during the period.

Contact Us

If you have any questions, please call us or visit us online by referencing the information provided on your Annual Escrow Account Disclosure Statement.

Written notices of error or information requests should be sent to:

ATTN: The Office of the Customer
P.O. Box 8068
Virginia Beach, VA 23450

Business Hours
Monday – Friday, 8 A.M. to 9 P.M. ET
Saturday, 8 A.M. to 3 P.M. ET